

## Office of the Attorney General Paul G. Summers

## **NEWS RELEASE**

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## **BEWARE OF BOGUS "GOVERNMENT GRANTS"**

If someone calls claiming you are qualified for a government grant to improve your home, go to school or other personal expenses, think twice before giving them personal information over the telephone.

Tennessee Attorney General Paul G. Summers is warning Tennesseans of recent complaints about a telemarketing or Internet scheme offering "government grants," which is really designed to steal your financial information or money.

"The callers claim they need some kind of personal information or money to process the necessary documentation for your grant," Attorney General Summers said. "But, once you give out that information or send them your money, you'll probably never hear from them again."

In most instances, the company will already have some of the consumer's vital information such as banking information or a social security number, lending an element of credibility to the scam. The caller may ask the consumer to verify personal information such as name, address, bank account numbers, and social security number so that the "grant money" can be deposited into the consumer's bank account.

"It's never a good idea to give out personal information if you do not know who the person is and why they need the information," General Summers said. "Always be leery of companies that require money or personal information up front before they will give you the product or service, and don't be afraid to just hang up the phone."

Government grants are not awarded to people who have not applied for them. Once the scam artists have a consumer's account number, they may be able to withdraw funds from the account. The caller could also use your personal information to steal your identity and can then make purchases, obtain credit, get loans, access bank accounts, rent property, obtain employment or commit crimes in your name.

If you receive one of these calls or other suspicious calls or e-mails, you are encouraged to file a complaint with the Tennessee Division of Consumer Affairs by telephone at (615) 741-4737 or toll free at (800) 342-8385 or online at www.state.tn.us/consumer.